BARRE DAILY TIMES

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When Roscoe (Fatty) Arbuckle appears in person in a New York music hall New Year's eve it would be well to have the police reserves out or within easy call. The pro and con sides are likely to make a rather lively time

The move of a Rutland bank in offering a bankbook with a deposit of one dollar each to every baby born in Rutland during the year following December 1 will be calculated to train a thrifty generation albeit there will be some for whom the one dollar will be the last as well as the first de-

BARRE FACES 1923 CHEERFULLY. The year 1922 was far from what it might have been in Barre from the business standpoint. In fact, it was unsatisfactory from several standpoints. Almost complete stagnation of the city's principal industry for a portion of the year and only a partial operation during a considerable portion of the year left their marks. The volume of busy ness done in the granite industry was only a small percentage of the normal because of conditions so well known as to need no presentation here. This slackening of income, of course, had its effects on other lines of activity; and, in consequence, the entire community and its environs felt the effects. Barre's march forward was appreciably held up, and the closing days of the year find Barre still crippled to a considerable extent.

But in spite of the depressing effects of one of the worst years industrially Barre has ever known, the community faces 1923 with morale still strong and with a degree of optimism which has almost become synonymus with the name Barre.. To be sure, there are knockers, there are carpers, there are those who are prating that Barre will never come back. These latter pests are here, as-everywhere under adverse conditions, Over against them, however, are a multitude of people whose faith in Barre and in Barre's future have by no means been shaken and who will be the means of starting Barre off on another great stride toward prosperity while the knockers, the carpers and the chatterers hang back in the harness, waiting to be pulled along. The optimists are in the saddle and they will continue to be.

The reasons for the optimism are not hard to find. Barre is composed of a virile citizenship-workers largely instead of retired old people; Barre has a well-nigh illimitable foundation of prosperity-her granite; Barre has progressive merchants and other business men; Barre has first-rate equipment as a small municipality; Barre has fine schools; Barre has a sturdy money at Christmas time, generation about ready to enter into haven't you? active participation in affairs; Barre has four good banking institutions, which have emerged from the year can have money. 1922 in remarkably good condition. These are a few of the reasons why optimism is the rule and they are also the groundwork for the "come back" that Barre is to have. Barre faces 1923 cheerfully.

Capital Savings Bank and Trust Co.

Montpelier, Vt.

Capital Surplus and Un-divided Profits, \$220,000

Pays

4 P. C. on Savings Deposits

2 P. C. on Commercial Deposits

All taxes paid by bank. Depository of City of Montpelier and State of Vermont

GEORGE L BLANCHARD. EDWARD H. DEAVITT, Vice H. JULIUS VOLHOLM. Vice FRANK N. SMITH, Treasure



Financial Protection

The Peoples National Bank of Barre

CURRENT COMMENT

"Dry As Washington County."

For sensational news the rest of the country has nothing on Burlington. The famous \$1,000,000 alienation suit, the scrap between the Salvation Army and scrap b the mayor, the Free Press trying to straighten out the bootlegging busi-ness, all make juicy reading. Incident ally we notice that at "Jim" Taylor's party the other night when distin-guished guests, including our new heutenant governor, was present, cider was served. But pumpkin pie went with it. What we want to know is where

One of the boys who occasionally takes a flier up there told us he fund Bur-

lington drier than a covered bridge. Oh, he's just the kindest husband in We hope after Church street is illumithe world. He seems to think that onted things will quiet down up in the queen City. It is a real job the Free Press is trying to do and if they can Mrs. Wyse—Don't feel over-elated,

Mrs. Newlywed (enthtusiastically)

-Oh, he's just the kindest husband in

Have You Rubbers for Those Slushy Days?

January thaws come around just as regularly as May flowers, only they're not nearly so pleasant-very disagreeable in fact, but a sound pair of Rubbers to keep your feet dry are a great help over the difficulty. These rubbers in styles to fit all shoes, for every member of the family, are of extra quality with corrugated soles that minimize slipping.

Rogers' Walk-Over Boot Shop

Have You Joined Our New

Christmas Club

CHRISTMAS MONEY

This is the overcoat

that makes warm

friends and makes

It's the cozy home for

Its warmth and dura-

bility, its style and

quality far outweighs

\$35.00

And nothing surpasses

it in pleasant weather

as a model of fashion.

F. H. Rogers &

Company

Bring in Your Boys

and Girls

If the bank is a mysterious place to them we

would like to help clear away the mystery. Our

officers are always happy to meet the youngsters.

The wise mother realizes her children cannot

learn habits of thrift and the value of money too

young. The wise father knows that an early un-

derstanding of the many uses of a bank will al-

ways be valuable to his son. Bring the young

The First National Bank

MONTPELIER, VT.

Others from \$15 up.

friends warm.

the storm tossed.

its cost.

You have often wished for

Well, next Christmas you

How?

By joining our Christmas Club now. Under this plan you deposit a specified sum regularly for 50 weeks. You then have the money next Christmas.

There is a Club to suit you. Join today.



next Xmas you will have

MONEY **EARNERS**

Join our Christmas Club and have money next Christmas.

We offer you this systematic plan of accumulating money for any future purpose.

Now, while your earnings are good, deposit some money regularly each week.

Decide on the amount you wish to deposit each week and JOIN NOW.

What the different Clubs amount to in 50 weeks

Increasing Club Plan Ic Glub Deposit Ic Ist week, 2c 2nd week, \$ 12.75 2c Club Deposit 2c 1st week, 4c 2nd week. 25.50 5c Club Deposit Sc 1st week. 10c 2nd week. 63.75

IOC Club Deposit the 1st week, 20c 2nd week 127.50

Even Amount Club Plan 25c Club Deposit 25c each week-in \$12.50 25.00 100.00

Even Amount Club Plan \$5 Glub Deposit \$5 each week-in \$250.00 \$10 Club Deposit \$10 each week-in 500.00 \$20 Club Depeat \$20 each week-in 1.000.00 \$100 Club Deposit \$100 each week-in5.000.00

You can begin with the largest amount and Decrease each week

Be a "Saver"-Not a "Spender"

It is part of our business to encourage thrift and to teach economy. In no better way can we render service to all of the people of this city and community than by giving them a definite plan for saving their money. Our Christmas Club is just such a plan.

Join today.

No better plan has ever been devised for systematically depositing money than our Chritsmas Club. It gives old and young, the wage earner and the business man a definite plan for accumulating money for Christmas needs, or for other purposes, such as Taxes, Insurance, or for profitable investment. Every business man knows "Ready Money" is a very useful thing to have.

Christmas Plan - The Best Plan

We Pay 2% Interest on Christmas Club Accounts

Granite Savings Bank & Trust Company

Our THRIFT CLUB

is a Gratifying Success

We are distributing THOUSANDS of Dollars to our 1922 Thrift Club members and the roll-call grows each year.

Why not associate yourself with this group of systematic savers? By making small deposits each week in our Club, you can watch the accumulation grow. It is an ideal way to save money. A membership reflects Prudence and Intelligence.

JOIN OUR 1923 CLUB NOW

Classes of weekly payments of 25c, 50c, \$1.00, \$2.00 and \$5.00. Interest paid on this account at the rate of 2%.

The Quarry Savings Bank & Trust Company

Quarry Bank Building

Barre, Vt.

Barre Trust Company Christmas Club

A little deposited each week will give you a plenty for next Christmas

Any amount can be deposited in advance. Two Per Cent allowed on all Christmas deposits if payments are made when due.

25c Club Deposit 25c each week-in 50 weeks you have \$12.50 Plus 50c Club Deposit 50c each week-in 50 weeks you have 25.00 Your \$1 Club Deposit \$1 each week-in 50 weeks you have 50.00 \$2 Club Deposit \$2 each week-in 50 weeks you have 100.00 Interest \$5 Club Deposit \$5 cach week-in 50 weeks you have 250.00

COME IN AND JOIN WHILE YOU HAVE AN OPPORTU-NITY. WE CORDIALLY INVITE YOU

Barre Trust Company

MERL B. CLARK, Treasurer.